Investigating the impact of environmental factors on the intention to adopt online fashion rental services: The moderating role of personal innovativeness

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ABSTRACT

The fashion industry is under increasing pressure to adopt sustainable practices, owing to the criticism of its detrimental environmental impact, characterised by resource and textile waste, and a significant carbon footprint. In response, online fashion rental services have emerged as a more sustainable alternative, resonating with young, environmentally conscious consumers. Drawing upon the Theory of Planned Behaviour (TPB) and the Diffusion of Innovation (DOI) theory, this study investigated the impact of environmental factors on the intention to adopt online fashion rental services. A quantitative research design and a convenience sampling method were employed, wherein 371 valid responses were collected through an online questionnaire. The data was thereafter analysed using the Partial Least Squares Structural Equation Modelling (PLS-SEM) technique. The findings revealed that past environmental behaviour, environmental awareness, and consumer knowledge have a positive influence on the attitudes towards online fashion rental services. Additionally, attitude exerted a positive influence on behavioural intentions. Personal innovativeness was also found to be a moderator in the relationship between attitude and behavioural intentions. The results contribute valuable insights for marketers and policymakers tasked with promoting sustainable fashion. The research provides a deeper understanding of how Generation Z consumers can be nudged towards an intention to adopt online fashion rental services.

Keywords: Attitude, environmental awareness, consumer knowledge, fashion rental services, past environmental behaviour, personal innovativeness

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1. INTRODUCTION

The fashion industry is widely regarded as one of the most polluting sectors in the world, consuming vast amounts of raw materials, generating significant waste, and leaving behind a large carbon footprint (Ruiz-Navarro *et al.*, 2024). This narrative has placed pressure on firms and brands to shift towards more sustainable and environmentally conscious consumption practices (Efremov *et al.*, 2022) as consumers are increasingly demanding transparency, ethical responsibility, and eco-friendly alternatives (Lee & Huang, 2020). Aided by technological improvements and the rise of e-commerce, online fashion rental platforms have emerged, serving as a viable alternative to traditional retail models (Ruiz-Navarro *et al.*, 2024). By promoting circular consumption and extending product lifecycles, these platforms offer opportunities to reduce waste and mitigate the industry's environmental footprint (Djafarova & Bowes, 2021).

Despite the positives of these platforms being communicated, Liu *et al.* (2023) report that older generations are less likely to adopt such sustainable fashion practices. However, Priporas *et al.* (2017) have noted changes in the consumption habits of another demographic cohort, Generation Z. Generation Z, a consumer group born between the mid-1990s and early 2000s, are reported to have high levels of environmental awareness, denoting that they have a strong understanding, concern, and sensitivity towards environmental issues and the impact that human behaviour has on the physical environment (Ribeiro *et al.*, 2025). Their characteristics reflect a demographic group concerned about fast fashion's environmental impact and apparel wastefulness (Palomo-Domínguez *et al.*, 2023), and behaviours that are driven by ecological motivations (Pham *et al.*, 2021). Consequently, online fashion rental services emerge as a potential solution, one that is aligned with Generation Z's inclination towards sustainability.

Against this backdrop, the study seeks to investigate the impact of environmental factors on Generation Z's intention to adopt online fashion rental services. Moreover, personal innovativeness was also examined as a moderator in the relationship between attitude and behavioural intentions.

2. PURPOSE OF THE STUDY

The purpose of the study is to investigate the impact of environmental factors on the consumers' intention to adopt online fashion rental services. Specifically, the study aims to examine the extent to which past environmental behaviour, consumer knowledge, and environmental awareness influence an individual's attitude towards online fashion rental services, and by extension, the influence of attitude on behavioural intention. In addition, a further assessment is to be conducted to determine whether personal innovativeness acts as a moderator in the relationship between attitude and behavioural intentions.

Given the United Nations (UN) Sustainable Development Goals (SDGs) 12 (responsible consumption and production) and 13 (climate action), as well as several studies over the span of a decade (Long & Nasiry, 2022; Mukherjee, 2015; Neumann *et al.*, 2021; Niinimäki *et al.*, 2020) which have critically examined the ecological impact of fast fashion, the study responds to the call to investigate sustainable alternatives by examining Generation Z's adoption of online fashion rental services and the factors influencing their environmentally responsible consumption intentions. Moreover, the study attempts to investigate how perceptions of sustainability, ethical sourcing, and social responsibility impact decision-making regarding online fashion rental services.

The study seeks to provide insights that can inform marketing strategies, business decisions, and policy interventions aimed at promoting sustainable fashion consumption practices among Generation Z consumers. By

encouraging consumers to rent apparel, they can minimise the need for new garments, resulting in less textile waste and mitigating the industry's carbon footprint.

2.1 KEY OBJECTIVES

1. To examine the impact of environmental factors (past environmental behaviour, consumer knowledge, and environmental awareness) on the consumers' attitudes towards online fashion rental services.

2. To investigate the influence of attitude on behavioural intention to use online fashion rental services.

3. To determine the role of personal innovativeness as a moderator in the relationship between attitude and behavioural intentions.

3. THEORETICAL FRAMEWORK

This study is grounded on two key theories: the theory of planned behaviour and the diffusion of innovation theory.

3.1 THEORY OF PLANNED BEHAVIOUR

Icek Ajzen developed TPB in the late 1980s as an extension of the Theory of Reasoned Action (TRA). The theory of planned behaviour is a widely used framework in explaining and predicting human behaviour (Ajzen, 1991). It has previously been used by Pham *et al.* (2021) within the domain of online fashion, Ashaduzzaman *et al.* (2022) in the setting of collaborative consumption, and by Chi *et al.* (2023) to examine how inherent factors contribute towards pro-environmental behaviour. The theory is useful in that it aligns with the study's core constructs and is considered flexible and applicable in studying behaviours across different contexts (Rozenkowska, 2023).

3.2 DIFFUSION OF INNOVATION THEORY

The diffusion of innovations theory established by Everett Rogers in 1962, investigates how new ideas, products, and technology spread within cultures and societies. The theory provides a foundation for understanding how innovations are adopted and accepted by individuals and organisations over time (Miller, 2015). Within the context of this study, DOI is considered relevant as it is able to identify both the intrinsic and extrinsic motives that influence adoption decisions, highlighting an individual's tendency to accept novel innovations and ideas (García-Avilés, 2020). In addition, given the significance of personal innovativeness as a construct within this study, including the DOI theory provides a theoretical grounding explaining why individuals with high levels of innovativeness are more likely to adopt novel practices, such as fashion rental services.

4. THEORETICAL MODEL DEVELOPMENT

4.1 PAST ENVIRONMENTAL BEHAVIOUR AND ATTITUDE

Past environmental behaviour refers to an individual's previous sustainable purchasing actions, and communicates the higher likelihood of an individual to continually engage in Pro-Environmental Behaviours (PEB) based on past purchasing actions (Chi *et al.*, 2023). For example, the individuals who recycle, use public transport, and save energy are more inclined to continue such behaviours. PEB is considered an important factor that influences a consumer's receptiveness towards sustainable alternatives (Chi *et al.*, 2023).

While the relationship between behaviour and attitude has traditionally been conceptualised as unidirectional, where attitudes influence behaviour (Lee & Huang, 2020; Myin *et al.*, 2023), Ertz and Sarigöllü (2019) present an alternative perspective, positing that past PEB can significantly influence subsequent attitudes towards PEB. However, the scant literature on the influence of pro-environmental behaviour on attitude highlights a relatively underexplored relationship and motivates further investigation. Therefore, the following hypothesis is proposed:

H1: Pro-environmental behaviour has a positive influence on consumers' attitudes towards online fashion rental services.

4.2 ENVIRONMENTAL AWARENESS AND ATTITUDE

Environmental awareness, a critical component of the TPB, is defined as the understanding and concern for ecological issues and their implications, and is known to influence attitudes towards sustainable consumption practices (Lee & Huang, 2020). The term is often associated with circular economy and collaborative consumption studies, where the consensus is that consumers with a pro-environmental mindset, that is, high degrees of environmental awareness, have more positive attitudes towards environmentally friendly behaviours such as sustainable fashion consumption (Lee & Huang, 2020).

An empirical study conducted by Ogiemwonyi and Harun (2021) observed that individuals with high environmental awareness are more likely to perceive their actions as impactful in mitigating environmental issues, thereby fostering a positive attitude towards eco-friendly behaviours such as using online apparel rental services. The relationship between environmental awareness and consumer attitudes was further substantiated by Ahmed *et al.* (2021) within a different industry who found that higher environmental awareness correlates with positive attitudes towards purchasing organic food. Given these insights, the following hypothesis is proposed:

H2: Environmental awareness has a positive influence on the consumers' attitudes towards online fashion rental services.

4.3 CONSUMER KNOWLEDGE AND ATTITUDE

Consumer knowledge refers to the level of awareness that consumers have regarding environmental damage and is found to exert a positive influence on attitude (Leclercq-Machado *et al.*, 2022). This relationship is reiterated by Chi *et al.* (2023) who state that higher levels of consumer knowledge on sustainable products lead to a stronger purchase intention; however, a positive attitude is first required. Conversely, a lack of knowledge on sustainable fashion makes it difficult for consumers to have positive and conscious attitudes (Leclercq-Machado *et al.*, 2022). Given that Generation Z consumers (the study's target population) are often more environmentally conscious (Ribeiro *et al.*, 2025), they might develop a positive attitude towards online apparel rental services as they gain more knowledge about the environmental benefits of reducing fashion waste. Therefore, the following hypothesis is proposed:

H3: There is a positive and significant relationship between consumer knowledge and their attitudes towards online fashion rental services.

4.4 ATTITUDE AND BEHAVIOURAL INTENTIONS

Attitude refers to a person's overall positive or negative evaluation of performing a specific action. The construct is strongly associated with the TPB, wherein it is recognised as a key predictor of behavioural intentions (Ajzen, 1991). Previous studies by Lee and Chow (2020) as well as Chi *et al.* (2023) emphasise the significance of attitude as a

predictor of behavioural intentions within the sustainable fashion sphere. Moreover, this relationship is further validated by Grilló-Méndez *et al.* (2025) who advocate for fashion rental as a more sustainable, technology-driven alternative to fast fashion. However, it is unclear whether the consensus reached by the above-mentioned authors also applies to regions where online fashion rental services are still in the infancy stages. Therefore, the following hypothesis is proposed:

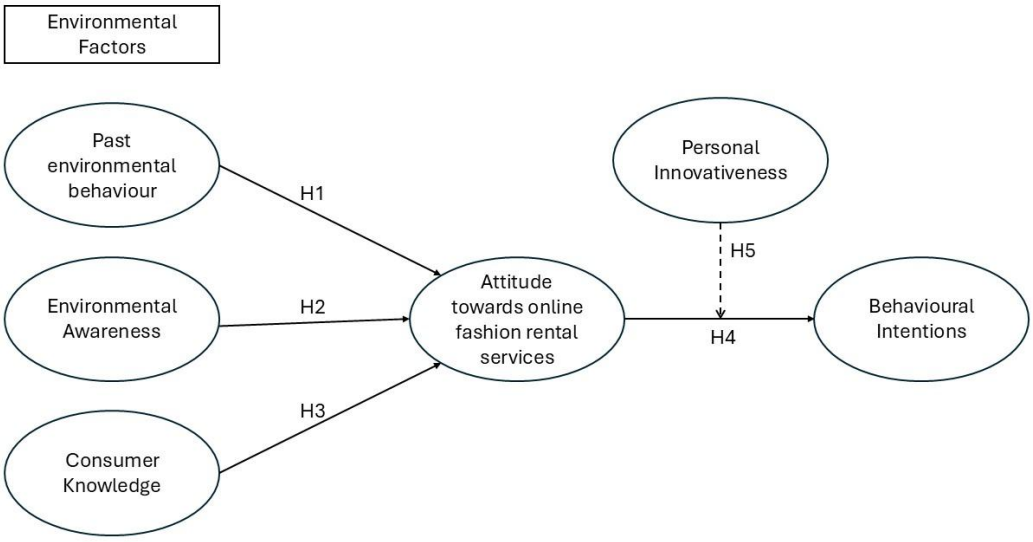
H4: There is a positive and significant relationship between attitude and behavioural intentions.

4.5 THE MODERATING ROLE OF PERSONAL INNOVATIVENESS

Personal innovativeness refers to the degree to which an individual is willing to try new products, technologies, or services ahead of others (Agarwal & Prasad, 1998). In technology-driven contexts, high personal innovativeness reflects an openness to new digital experiences and a readiness to experiment with emerging services (Jeong & Choi, 2022). Among tech-savvy Generation Z consumers who are typically characterised by comfort with and enthusiasm for new technologies (Ribeiro *et al.*, 2025), personal innovativeness has been linked to stronger adoption intentions. For example, Jeong and Choi (2022) note that individuals high in innovativeness often become early adopters and reflect a greater willingness to embrace change. This narrative can also be extended into other domains, such as online fashion rental services.

The relationship between attitude and behavioural intentions is well established in the theory of planned behaviour (Ajzen, 1991), where a positive relationship exists between attitude and behavioural intentions. However, in some cases, an attitude-behaviour gap may exist. This is evident when consumers express a strong motivation to consume responsibly, yet their actions do not align accordingly (Ronda, 2024). While the low price of fast-fashioned goods may be a determining factor (Ronda, 2024), there is reason to believe that personal innovativeness helps overcome the attitude–behaviour gap by reducing risk perceptions, encouraging trial, and reinforcing sustainable attitudes through identity and novelty-seeking, ultimately making adoption more likely (Jeong & Choi, 2022; Wu & Yu, 2022). Based on the above, the following hypothesis is proposed:

H5: Personal innovativeness moderates the relationship between attitude and behavioural intentions.



Source: Authors' own construction (2025)

FIGURE 1: CONCEPTUAL MODEL

4.6 METHODOLOGY

For this study, the questionnaire items were adapted from existing scales. All the items were measured using a five-point Likert scale. An online survey was used to collect 371 valid responses from Generation Z participants using the convenience sampling approach. Participation was voluntary, with participants being recruited from diverse sources, including social media platforms, online forums, and university campuses, ensuring a broad representation across different backgrounds and locations. While this method allowed for the efficient collection of data, it limits the generalisability of the results, as convenience sampling may not fully capture the diversity of perspectives across the study's population (Bhattacherjee, 2012).

5. RESULTS

5.1 DEMOGRAPHIC PROFILE OF RESPONDENTS

TABLE 1: RESPONDENTS' PROFILE

Variable	Sub-variable	Frequency	Percentage
Age	18-23	326	87.9
	24-29	45	12.1
	Total	**371**	**100.0**
Gender	Male	61	16.4
	Female	305	82.2
	Prefer not to say	5	1.4
	Total	**371**	**100.0**
Income	R0 - R10 000	162	43.7
	R10 001 – R20 000	26	7.0
	R20 001 – R30 000	26	7.0
	R30 001 – R40 000	13	3.5
	R40 000 and above	69	18.6
	Prefer not to say	75	20.2
	Total	**371**	**100.0**

The results depicted in Table 1 indicate that the majority of participants (87.9%) were part of the young Generation Z cohort, while a smaller portion (12.1%) was part of the older Generation Z group. These figures are disproportionate, as data collection took place on a university campus, where 60% of the students were registered for undergraduate studies (University of the Witwatersrand, 2024a). Additionally, of the first-year cohort (the biggest undergraduate group), 99% were 22 years old or younger (University of the Witwatersrand, 2024b). From a gender perspective, the majority of respondents were female (82.2%), while 16.4% identified as male, and the remaining 1.4% did not wish to disclose their gender. Additionally, as the study is based on retail purchases, the researchers sought to understand the income levels of respondents. The bulk of the participants (43.7%) indicated that their household income levels were less than R10 000. Additionally, 7.0% of the participants answered that their household income levels were between R10 001 and R20 000, 7.0% were between R20 001 and R30 000, 3.5% were between R30 001 and R40 000, and 18.6% indicated that their household income was R 40 001 and above. A substantial number of respondents (20.2%) were not willing to disclose their household income levels.

5.2 FACTOR OUTER LOADINGS

Within this study, the outer loadings (shown in Table 2), Composite Reliability (CR) values, and the Average Variance Extracted (AVE), were used to assess convergent validity. The outer loadings in this study were all above the recommended threshold (Hair *et al.*, 2022).

TABLE 2: FACTOR OUTER LOADINGS

Item	Factor Outer Loadings
ATT1 ←Attitude	0,854
ATT2 ← Attitude	0,852
ATT3 ← Attitude	0,832
ATT4 ← Attitude	0,857
ATT5 ←Attitude	0,766
ATT6 ← Attitude	0,747
CK1 ← Consumer knowledge	0,858
CK2 ← Consumer knowledge	0,772
CK3 ← Consumer knowledge	0,888
CK4 ← Consumer knowledge	0,781
EA1 ← Environmental awareness	0,755
EA2 ← Environmental awareness	0,865
EA3 ← Environmental awareness	0,887
EA4 ← Environmental awareness	0,867
INT1 ← Behavioural intentions	0,910
INT2 ← Behavioural intentions	0,888
INT3 ← Behavioural intentions	0,892
PEB1 ← Past environmental behaviour	0,583
PEB2 ← Past environmental behaviour	0,519
PEB3 ← Past environmental behaviour	0,798
PEB4 ← Past environmental behaviour	0,591
PI1 ← Personal innovativeness	0,703
PI2 ← Personal innovativeness	0,792
PI3 ← Personal innovativeness	0,766
PI4 ← Personal innovativeness	0,804
PI5 ← Personal innovativeness	0,809

5.3 RELIABILITY AND VALIDITY

While a Cronbach's alpha value of 0.7 is regularly regarded as the threshold (Hair *et al.*, 2022), Taber (2018) confirms that several scientific studies describe an alpha value of 0,45 and above as either acceptable or sufficient. This narrative is also supported by Trizano-Hermosilla and Alvarado (2016) who indicate that values above 0.5 are acceptable. Based on this, all constructs within this study reported acceptable Cronbach's alpha values.

Similar to Cronbach's alpha, generally composite reliability values above 0.7 are considered satisfactory, providing empirical evidence that the measurement scales within the study are reliable (Malhotra *et al.*, 2017). The CR values in this study ranged from 0.721 to 0.925.

In a further attempt to assess convergent validity, the average variance extracted values were analysed. An AVE value of 0.4 is considered acceptable, provided the CR value is above 0.6 (Fornell & Larcker, 1981; Lam, 2012). As can be seen in Table 2, convergent validity was attained.

TABLE 3: MEASUREMENT STATISTICS OF CONSTRUCTS

Construct	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
ATT	0.901	0.924	0.671
CK	0.843	0.895	0.683
EA	0.865	0.909	0.714
INT	0.878	0.925	0.804
PEB	0.531	0.721	0.399
PI	0.834	0.883	0.602

5.4 DISCRIMINANT VALIDITY

Two well-known tests are used to determine discriminant validity, namely, the Fornell-Larcker test and the Heterotrait-Monotrait (HTMT) ratio of correlations (Hair *et al.*, 2022). The results of both these tests are indicated in Tables 4 and 5. The HTMT results are in Table 4 and indicate that all values were below 0.9. This confirms the presence of discriminant validity.

TABLE 4: HETEROTRAIT-MONOTRAIT RATIO (HTMT) – MATRIX

	ATT	CK	EA	INT	PEB	PI	PI x ATT
ATT							
CK	0.380						
EA	0.539	0.080					
INT	0.685	0.536	0.273				
PEB	0.280	0.289	0.287	0.278			
PI	0.422	0.320	0.213	0.388	0.537		
PI x ATT	0.064	0.048	0.187	0.129	0.030	0.083	

Source: Authors' construction (2025) based on PLS-SEM

TABLE 5: FORNELL-LARCKER CRITERION

	ATT	CK	EA	INT	PEB	PI
ATT	0.819					
CK	0.334	0.826				
EA	0.481	0.052	0.845			
INT	0.611	0.462	0.241	0.896		
PEB	0.221	0.185	0.178	0.211	0.632	
PI	0.363	0.273	0.179	0.335	0.385	0.776

Source: Authors' own construction (2025) based on PLS-SEM

The findings presented in Table 5 show the outcomes of the Fornell-Larcker criterion, indicating that the square root of the AVE values exceeded those of other elements within their respective rows and columns, thus confirming discriminant validity.

Based on the convergent and discriminant validity results presented in the sections above, the measurement model in this study was considered to be valid and reliable.

TABLE 6: R-SQUARE

	R-square	R-square adjusted
ATTITUDE	0.334	0.329
BEHAVIOURAL INTENTIONS	0.396	0.391

Source: Authors' own construction (2025) based on PLS-SEM

The R^2 values measure the variance that is explained in each of the endogenous variables and are, therefore, a measure of the model's explanatory power. R^2 values range from 0 to 1, with higher values indicating greater explanatory power. Hair *et al.* (2022) conclude that R^2 values above 0.1 are considered satisfactory.

With respect to hypothesis testing, Duh and Pwaka (2023) confer that t-values of 2.54 ($p \leq 0.01$), 1.96 ($p \leq 0.05$), and 1.65 ($p \leq 0.09$) are significant at the 99%, 95%, and 90% confidence intervals, respectively. Thus, a t-value greater than 1.65 can imply that the hypothesis is supported.

TABLE 7: HYPOTHESES RESULTS

		Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Decision
H1	**PEB -> ATT**	0.086	0.102	0.046	1.868	0.062	Supported
H2	**EA -> ATT**	0.451	0.450	0.048	9.345	0.000	Supported
H3	**CK -> ATT**	0.295	0.294	0.045	6.523	0.000	Supported
H4	**ATT -> INT**	0.556	0.556	0.043	12.995	0.000	Supported
H5	**PI x ATT -> INT**	0.079	0.077	0.041	1.937	0.053	Supported

Source: Authors' own construction (2025) based on PLS-SEM

6. DISCUSSION

The findings illustrated in Table 7 indicate that past environmental behaviour has a significant influence on attitude towards online fashion rental services ($\beta = 0.086$, $p = 0.062$), thus H1 was supported in this study. Environmental awareness also has a positive and significant influence on attitudes towards online fashion rental services ($\beta = 0.451$, $p = 0.000$), which provides empirical evidence supporting H2. Consumer knowledge has a positive and significant impact on attitudes towards online fashion rental services ($\beta = 0.295$, $p = 0.000$), indicating that H3 was supported within this study. Attitudes towards online fashion rental services also exerted a positive influence on behavioural intentions ($\beta = 0.556$, $p = 0.000$), supporting H4. H5 sought to discover whether personal innovativeness acts as a moderator between attitude and behavioural intentions. With $\beta = 0.079$ and $p = 0.053$, empirical evidence was provided to support this hypothesis at the 90% confidence level. The results of PLS-SEM are presented in Table 7.

6.1 THEORETICAL AND MANAGERIAL IMPLICATIONS

Theoretical Implications

The study was built upon the TPB by adding new constructs such as past environmental behaviour, environmental awareness, and consumer knowledge. These additional constructs extend the explanatory power of the TPB in predicting Generation Z's behavioural intentions to adopt sustainable fashion consumption practices, thus contributing

to the increasing body of literature focused on sustainable consumer behaviour. The study also contributed to the DOI theory by investigating the moderating role of personal innovativeness and the role of innovation orientation as a means to close the attitude-behaviour gap in sustainable fashion adoption. By advancing knowledge on the attitude-behaviour gap, the study shows that personal innovativeness can explain why some consumers translate attitudes into intentions, while others do not.

Managerial Implications

The study offers practical insights for marketing and policy strategies aimed at promoting sustainable fashion. By understanding the behavioural antecedents that drive Generation Z's adoption of online fashion rentals, businesses can design targeted marketing campaigns that enhance the appeal of sustainable consumption. With environmental awareness and consumer knowledge both exerting a positive influence on attitude, it warrants the use of campaigns that educate and highlight the negative impacts of fast fashion, while simultaneously explaining the circularity benefits. The findings of this study can inform policymakers on how to nudge Generation Z consumers towards sustainable fashion consumption.

7. CONCLUSION, LIMITATIONS, AND AREAS FOR FURTHER RESEARCH

The study provides empirical evidence supporting the influence of three environmental factors (past environmental behaviour, environmental awareness, and consumer knowledge) on attitudes towards online fashion rental services. Additionally, attitude was found to exert a positive influence on the behavioural intention to adopt online fashion rental services. Finally, personal innovativeness was established as a moderator in the relationship between attitude and behavioural intentions, providing a means by which the attitude-behaviour gap can be bridged in the context of sustainable fashion. The findings provide key insights into how environmental factors can influence behavioural intentions with respect to online fashion rental services.

Despite the contributions, the study was not without its limitations. Firstly, the study focused on the Generation Z cohort, and the findings may not represent those of the broader population. Future research could extend beyond Generation Z and include Millennials and Generation X by conducting a multi-group analysis to identify significant differences in behaviours among generational groups. Secondly, the study was conducted in South Africa and therefore may not fully capture the cultural or socio-economic differences within Generation Z consumers across regions. This could be overcome by conducting a multi-country study. Thirdly, the study investigated environmental factors influencing behavioural intentions, ignoring psychological and personal factors which may also impact the acceptance of online fashion rental services. Moreover, the use of convenience sampling, while practical and often used in quantitative-based studies, restricts the generalisability of the findings. Consequently, the results should be viewed as indicative rather than as representative of the broader Generation Z cohort. Finally, although the measurement items met the recommended reliability and validity thresholds, the factor loadings for PEB were considerably lower than those of the other constructs. Future studies could perhaps refine or expand the measurement scale to enhance the construct's reliability and robustness.

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